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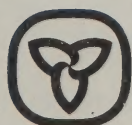
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# HOUSING PROGRAMS IN ONTARIO

A Summary of Assistance and  
Incentives for Housing  
for the People of Ontario

June 1975

Hon. Donald R. Irvine, Minister  
R.M. Warren, Deputy Minister



Ontario

## Ministry of Housing

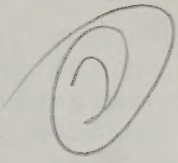






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A Summary of Assistance and  
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**Ministry of Housing**



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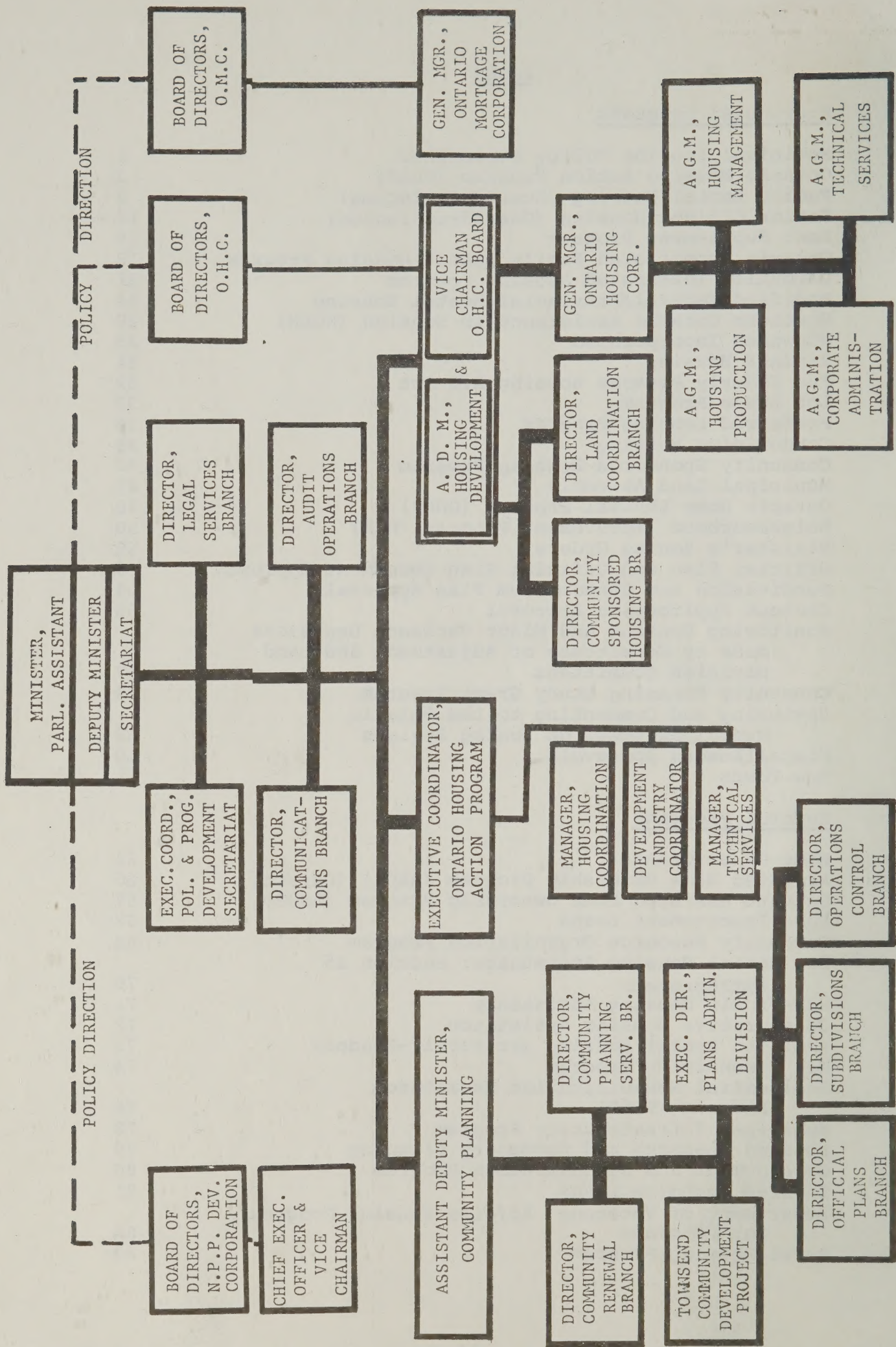
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## MUNICIPAL HOUSING POLICY STATEMENTS

### Administered by:

Ministry of Housing through the Policy and Program Development Secretariat.

### Purpose:

To ensure that housing development occurs within a sound planning framework so that housing of adequate quality is available at affordable prices.

### Authority:

Provincial: Approved by the Minister of Housing. Upon approval, enables a municipality to proceed with Municipal Land Assembly.  
(Section 16, Housing Development Act, 1974).

Starting Date of Program: July 1974.

### Description:

Provincial: Grants are available from the Ministry of Housing to assist in the development of a municipal housing policy statement.

The Ministry will also provide assistance to the municipality to obtain housing data and to establish study guidelines.

Content guidelines are available to assist municipalities to determine the content and detail required by the Ministry.

Municipal: Both request for the grant, and adoption of the policy statement, must come to the Ministry in the form of a resolution-of-council.

Upon completion of the policy statement, the municipality should be in a position to develop or update the housing component of its Official Plan.

MUNICIPAL HOUSING POLICY STATEMENTS (continued)

Additional Information:

The housing policy statements should be updated, and targets revised, on a periodic basis.

Reference:

Ron Binsell  
Manager  
Surveys and Statistical Analysis  
Policy and Program Development Secretariat  
Ministry of Housing  
5th Floor  
801 Bay Street  
Toronto, Ontario M7A 2K7  
(416) 965-7025



## ONTARIO HOUSING ACTION PROGRAM (OHAP)

### Administered by:

Ministry of Housing, Housing Action Program.

### Purpose:

To accelerate housing production in selected high-growth areas, and to encourage private developers and builders to direct more units towards families of moderate and low incomes, by improving the partnership between all levels of government and the private development industry.

### Authority:

Ministry of Housing Act, 1973, Section 7(a).

### Starting Date of Program:

Announced in October, 1973, and to be terminated March 31, 1976.

### Areas of Program Applicability:

OHAP activities cover 10 areas of Ontario: the Regional Municipalities of Durham, Halldimand-Norfolk, Halton, Hamilton-Wentworth, Metro Toronto, Ottawa-Carleton, Peel and York; and the Cities of Sault Ste. Marie and Thunder Bay.

### Description:

#### Provincial Activities:

- Loans  
OHAP provides interest-free loans to regional municipalities for major sewer and water lines and other facilities.
- Capital Housing Incentive Grants  
For every dwelling built under an OHAP Agreement, the Ministry provides a direct unconditional grant to the municipality, to prevent an increased municipal tax burden on present rate-payers. Initial grant payments range from \$450-\$600 per dwelling.

## ONTARIO HOUSING ACTION PROGRAM (OHAP)

### - Mortgage Assistance

For every unit built under an OHAP Agreement and priced for the income range of the HOME Program (annual income from \$8,000 to \$17,000, with up to 30% of income spent to carry the loan), the Province's Ontario Mortgage Corporation provides a mortgage for 95% of the house price, at below-market interest (currently 9 3/4%).

For every unit priced for purchasers with family incomes below \$20,000, but not included in the HOME Program, the Ontario Mortgage Corporation has been providing a mortgage at 10 1/4%, for 95% of the house price (no such financing is available at present).

### - Co-ordination to Produce Housing

OHAP Staff, with a Co-ordinator in each of the designated Regional Municipalities, work with local councils and developers to co-ordinate planning, zoning, engineering, subdivision processing and other actions required to make land ready for housing.

### - Housing Study Grants

To help councils determine the potential and necessary actions for new or accelerated housing starts, OHAP provides grants (up to \$100,000) to designated OHAP regions or municipalities which identify a need for housing, planning or engineering studies.

### - Facilitating Approvals

OHAP Staff work with municipalities, other branches of the Ministry of Housing and other Ministries to ensure that well-planned housing proposals are quickly approved.

## Municipal Activities

Municipal Councils process development proposals and determine local conditions of approval. The responsibilities of the developer and the Provincial and Municipal Governments are established.

Councils then sign agreements with the Ministry, to ensure that services and facilities for the housing will be provided and that official plan and zoning by-laws will be modified, if necessary.



## ONTARIO HOUSING ACTION PROGRAM (OHAP)

### Developers

The typical OHAP Agreement requires the developer to provide 10% of units for the HOME Program income range and at least an additional 30% for families with incomes up to \$20,000. The developer is also required to schedule continuous housing construction for the entire development.

### Purchaser Contact

Units are advertised in newspapers by the builders, and inquiries regarding them should be made through the builders.

ONTARIO HOUSING ACTION PROGRAM (OHAP)

Reference:

General Inquiries:

Peter Martin  
Executive Co-ordinator  
Ontario Housing Action Program  
Ministry of Housing  
5th Floor  
101 Bloor Street West  
Toronto, Ontario  
(416) 965-3173

Durham:

William Manson  
Housing Co-ordinator  
5th Floor  
Rundle Tower  
50 Centre Street  
Oshawa, Ontario L1H 3Z7  
(416) 728-6261

Haldimand-Norfolk:

William Hamilton  
Housing Co-ordinator  
c/o 66 Davis Street West  
Simcoe, Ontario N3Y 2R4  
(416) 772-3337 or  
(519) 426-2809

Halton:

Bryn Lloyd  
Housing Co-ordinator  
Room 124  
491 Steeles Avenue  
Milton, Ontario L9T 1Y6  
(416) 878-3878

Hamilton-Wentworth:

Frank Burcher  
Housing Co-ordinator  
Suite 425  
143 James Street South  
Hamilton, Ontario  
(416) 522-0147



ONTARIO HOUSING ACTION PROGRAM (OHAP)

Metro Toronto:

Brian Williamson  
Housing Liaison  
Ontario Housing Action Program  
Ministry of Housing  
101 Bloor St. West, 5th Flr.  
Toronto, Ontario M7A 2M6  
(416) 965-3173

Ottawa-Carleton:

Ray Skelly  
Housing Co-ordinator, OHAP  
Ministry of Housing  
3rd. Floor  
Capitol Square Building  
222 Queen Street  
Ottawa, Ontario K1P 5V9  
(613) 563-2776

Peel:

J. David Strachan  
Housing Co-ordinator, OHAP  
Ministry of Housing  
Suite 320  
230 Lakeshore Road East  
Mississauga, Ontario L5G 1G7  
(416) 274-1583

York:

Charles Shelley  
Housing Co-ordinator, OHAP  
Ministry of Housing  
496 Davis Drive  
Newmarket, Ontario L3Y 2P3  
(416) 895-3741

FAMILY RENTAL HOUSING (GEARED-TO-INCOME)

Administered by:

Ministry of Housing, through Ontario Housing Corporation.

Purpose:

To provide adequate rental housing accommodation for lower-income families. See also Rent Supplement Program, Community Integrated Housing Program, Accelerated Rental Housing Program, Community Sponsored Housing Program, Modified Federal/Provincial Rental Housing Program and Lot Lease Program.

Authority:

Federal: National Housing Act - Sections 43 and 44

Provincial: Housing Development Act - R.S.O. 1970, Section 6

Ontario Housing Corporation Act - R.S.O. 1970 - Sections 6 and 7

Municipal: Resolution of Council

Starting Date of Program: January 1965.

Description:

Federal: The Federal Government, through Central Mortgage and Housing Corporation, provides a loan to the Province of Ontario secured by debenture, equal to 90% of the capital cost of a project. In addition, the Federal Government contributes 50% toward the annual operating subsidy of the housing.

Provincial: OHC, acting for the Ministry of Housing, develops and manages rental housing for families with children throughout the Province in response to requests from local municipalities. The corporation acquires sites and calls for modified tender submissions. Successful bidders complete the housing under a construction contract with the corporation. Upon completion, the housing is managed either by OHC directly or by a local housing authority.



FAMILY RENTAL HOUSING (GEARED-TO-INCOME) (continued)

OHC borrows 10% of the capital cost of the housing from the Provincial Treasurer and contributes 42 1/2% of the annual operating subsidy.

Municipal: Individual municipalities initiate the program by requesting the Ministry to conduct a survey of need and demand for rental housing. The municipality is also involved in approving site and preliminary design. The municipality, by resolution, agrees to contribute 7 1/2% toward the annual operating subsidy. The corporation pays a grant equal to full taxes with respect to completed projects.

Additional Information:

The housing is made available to low-income families with children who apply to either the local housing manager or the local housing authority.

A point rating system is used to select applicants most in need of the accommodation.

Rent is normally based on up to 25% of the gross income of the family with some deductions permitted for a working spouse, working children and the size of family. The rent of those families receiving provincial or municipal assistance matches the shelter component of their monthly payments.

In most instances, applicants must have resided in the municipality for a minimum of one year before applying for assisted housing.

Reference:

For Development Matters:

C.A. Schaab  
Director  
Housing Development  
101 Bloor Street West  
Toronto, Ontario  
965-9640

W.G. Barrett  
Assistant Director  
Housing Development  
101 Bloor Street West  
Toronto, Ontario  
965-9642

FAMILY RENTAL HOUSING (GEARED-TO-INCOME) (continued)

Development Manager  
Metro/Central Region  
Housing Development  
101 Bloor Street West  
Toronto, Ontario  
965-9644

Mr. W.S. Knox  
Development Manager  
Western Region  
Housing Development  
101 Bloor Street West  
Toronto, Ontario  
965-9646

H. Pullen  
Development Manager  
Eastern Region  
Housing Development  
101 Bloor Street West  
Toronto, Ontario  
965-9648

W.D. Halligan  
Development Manager  
Northern Region  
Housing Development  
101 Bloor Street West  
Toronto, Ontario  
965-9650

For Property Management Matters:

T.A. Talbot  
Branch Manager  
Northern Ontario Branch  
907 Lorne Street  
Sudbury, Ontario  
(705) 675-8351

F.H. Peters  
Branch Manager  
Eastern Ontario Branch  
1 Nicholas Street  
11th Floor  
Ottawa, Ontario  
(613) 237-0612



FAMILY RENTAL HOUSING (GEARED-TO-INCOME) (continued)

M. Young  
Branch Manager  
Central Ontario Branch  
101A Holiday Inn Drive  
Cambridge (Hespeler), Ontario  
(519) 658-5154

F. Challoner  
Branch Manager  
Southern Ontario Branch  
450 Main Street East  
Suite 305  
Hamilton, Ontario  
(416) 527-9216

F.J. Cook,  
Branch Manager  
Southwestern Ontario Branch  
Court House and Registry Office  
80 Dundas Street  
P.O. Box 5600  
Terminal "A",  
London, Ontario  
(519) 679-7110

R. Beare  
Branch Manager  
Northwestern Ontario Branch  
135 North Syndicate Avenue  
P.O. Box 246  
Thunder Bay, "F", Ontario  
(807) 623-7433

SENIOR CITIZEN HOUSING (GEARED-TO-INCOME)

Administered by:

Ministry of Housing, through Ontario Housing Corporation.

Purpose:

To provide adequate rental housing for senior citizens at rents related to individual incomes. See also Rent Supplement Program, Community Integrated Housing Program, Ontario Accelerated Family Rental Housing Program, Community Sponsored Housing Program, Modified Federal/Provincial Rental Housing Program and Elderly Persons Housing Aid Act.

Authority:

Federal: National Housing Act, Sections 43 and 44

Provincial: Housing Development Act, R.S.O. 1970, Section 6

Ontario Housing Corporation Act, R.S.O. 1970, Sections 6 and 7

Municipal: Resolution of Council

Starting Date of Program: January 1965

Description:

Federal: The Federal Government through Central Mortgage and Housing Corporation provides a loan to the Province of Ontario secured by debenture, equal to 90% of the capital cost of a project. In addition, the Federal Government contributes 50% towards the annual operating subsidy of the housing.

Provincial: OHC, acting for the Ministry of Housing, develops and manages projects specifically designed for senior citizens throughout the Province in response to requests from local municipalities. The Corporation acquires sites and calls for modified tender submissions.



SENIOR CITIZEN HOUSING (GEARED-TO-INCOME) (continued)

Successful bidders complete the projects under a construction contract with the Corporation. Upon completion, the projects are managed either by OHC directly or by a local housing authority.

OHC borrows 10% of the capital cost of the housing from the Provincial Treasurer and contributes 42 1/2% of the annual operating subsidy.

Municipal: Individual municipalities initiate the program by requesting OHC to conduct a survey of need and demand for the housing. The municipality is also involved in the approval of the site selected and the preliminary design. The municipality, by resolution, agrees to contribute 7 1/2% toward the annual operating subsidy. The Corporation pays a grant equal to full taxes with respect to completed projects.

Additional Information:

Senior citizen housing is made available to persons 60 years of age or over who apply to either the local housing manager or the local housing authority.

OHC builds and administers senior citizen housing throughout Ontario with the exception of Metropolitan Toronto, where it is the municipality's responsibility. Many Metro senior citizens, however, are accommodated in OHC family housing developments that contain small apartments.

A point rating system is used to select applicants most in need of accommodation.

Rents are based on the income of the applicants with the average rent for a single senior citizen being approximately \$45 per month.

Rents include heat, hot and cold water, hydro, refrigerator and stove.

Most municipalities require that applicants live in the municipality for one year before being offered accommodation. A number of counties, however, have adopted county-wide eligibility standards.

SENIOR CITIZEN HOUSING (GEARED-TO-INCOME) (continued)

Reference: For Development Matters;

C.A. Schaab  
Director  
Housing Development  
101 Bloor Street West  
Toronto, Ontario  
965-9640

W.G. Barrett  
Assistant Director  
Housing Development  
101 Bloor Street West  
Toronto, Ontario  
965-9642

Development Manager  
Metro/Central Region  
Housing Development  
101 Bloor Street West  
Toronto, Ontario  
965-9644

W.S. Knox  
Development Manager, Western Region  
Housing Development  
101 Bloor Street West  
Toronto, Ontario  
965-9646

H. Pullen  
Development Manager, Eastern Region  
Housing Development  
101 Bloor Street West  
Toronto, Ontario  
965-9648

W.D. Halligan  
Development Manager, Northern Region  
Housing Development  
101 Bloor Street West  
Toronto, Ontario  
965-9650



SENIOR CITIZEN HOUSING (GEARED-TO-INCOME) (continued)

For Property Management Matters:

T.A. Talbot  
Branch Manager  
Northern Ontario Branch  
907 Lorne Street  
Sudbury, Ontario  
(705) 675-8351

F.H. Peters  
Branch Manager  
Eastern Ontario Branch  
1 Nicholas Street  
11th Floor  
Ottawa, Ontario  
(613) 237-0612

M. Young  
Branch Manager  
Central Ontario Branch  
101A Holiday Inn Drive  
Cambridge (Hespeler), Ontario  
(519) 658-5154

F. Challoner  
Branch Manager  
Southern Ontario Branch  
450 Main Street East  
Suite 305  
Hamilton, Ontario  
(416) 527-9216

F.J. Cook  
Branch Manager  
Southwestern Ontario Branch  
Court House and Registry Office  
80 Dundas Street  
P.O. Box 5600  
Terminal "A",  
London, Ontario  
(519) 679-7110

R. Beare,  
Branch Manager  
Northwestern Ontario Branch  
135 North Syndicate Avenue  
P.O. Box 246  
Thunder Bay, "F", Ontario  
(807) 623-7433

## RENT SUPPLEMENT PROGRAM

### Administered by:

Ministry of Housing, through Ontario Housing Corporation.

### Purpose:

To provide assisted rental housing for lower-income residents through techniques in co-operation with the private sector as part of the Ministry's policy of integrating socially-assisted tenants into the general community. See also Community Integrated Housing, Ontario Accelerated Rental Housing and Family and Senior Citizen Rental Housing programs which involve the rent-g geared-to-income policy.

### Authority:

Federal: National Housing Act - Section 44

Provincial: Housing Development Amendment Act 1974, Section 2 (1) (f)

Ontario Housing Corporation Act,  
R.S.O. 1970, Section 6

Starting Date of Program: 1971

### Description:

Federal: The Federal Government pays 50% of operating subsidies involved in the Rent Supplement Program.

Provincial: OHC, acting for the Ministry of Housing, signs agreements with private landlords who wish to make vacant units available for lower-income families under the Rent Supplement Program. After a landlord and OHC agree on a market rent, the landlord participates in selecting tenants from the local waiting list for assisted housing. The tenant signs a lease with the landlord and pays rent directly to him. OHC mails a monthly cheque to the landlord to cover the difference between that rent and the agreed market rent.



RENT SUPPLEMENT PROGRAM (continued)

Contracts are generally signed for a five-year period with rents renegotiated annually to reflect market trends. A single dwelling may be accepted for this program, or up to 25% of the units in a residential complex. The Province of Ontario pays 42 1/2% of operating subsidies.

Municipal: Before any action is taken to arrange for units for the Rent Supplement Program, municipal councils must pass resolutions to participate in the program and must also agree to pay 7 1/2% of operating subsidies.

Reference: For Development Matters:

C.D. Bahrynowski  
Manager  
Supplementary Programs and  
Special Projects Branch  
Ontario Housing Corporation  
12th Floor  
101 Bloor Street West  
Toronto, Ontario M7A 2N9  
965-9656

For Property Management Matters:

Ken Wallace  
Manager  
Contract Management Branch  
9th Floor  
101 Bloor Street West  
Toronto, Ontario M7A 2P3  
965-9730

## ONTARIO ACCELERATED FAMILY RENTAL HOUSING PROGRAM

### Administered by:

Ministry of Housing, through Ontario Mortgage Corporation and Ontario Housing Corporation, and the Federal Government, through Central Mortgage and Housing Corporation.

### Purpose:

To encourage the private sector to construct and manage moderately priced family rental housing in urban areas with extremely low vacancy rates. Up to 25% of the units in a development are reserved for public housing applicants. The balance are leased within designated rent levels to persons in specified income ranges. See Rent Supplement Program and Family Rental Housing Program, both involving the rent-gear-to-income policy.

### Authority:

Federal: National Housing Act, Sections 15 and 44

Provincial: Housing Development Amendment Act 1974, Section 2 (1) (f)

Ontario Housing Corporation Act  
R.S.O. 1970, Section 6 (1)

Starting Date of Program: November 1974

### Description:

Federal: The Federal Government, through Central Mortgage and Housing Corporation, screens submissions from developers who wish to take part in the Ontario Accelerated Family Rental Housing Program. In addition, the Federal Government contributes 50% towards the operating subsidy of units allocated under the Rent Supplement Program.



ONTARIO ACCELERATED FAMILY RENTAL HOUSING (continued)

Provincial: Ontario Mortgage Corporation provides first mortgage financing at favourable interest rates to developers wishing to build and operate rental housing developments for low-and-moderate-income occupants. Loans are provided for up to 95% of construction costs and are amortized over 50 years. Borrowers must enter into operating agreements that contain certain specifications, including rate of return on investment, rent levels and tenant income levels. The developer must make available up to 25% of units in a complex for the Rent Supplement Program for a period of 15 years. The Province of Ontario pays 42 1/2% of the operating deficit on Rent Supplement Program units.

Municipal: Municipalities, by resolution, agree to participate in the Rent Supplement Program and to pay 7 1/2% of the operating subsidies.

Reference:

Robert M. McDonald  
General Manager  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2M8  
965-9242

J. Classen  
Acting Assistant General Manager  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2M8  
965-9242

T. McAlister  
Manager  
Mortgage Underwriting  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2M9  
965-9245

D. Haley  
Manager  
Mortgage Administration  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2N2  
965-9256

C.D. Bahrynowski  
Manager  
Ontario Housing Corporation  
Supplementary Programs and  
Special Projects Branch  
12th Floor  
101 Bloor Street West  
Toronto, Ontario M7A 2N9  
965-9656

OR

Central Mortgage and Housing Corporation  
Branch Office (there are 16 Branch Offices  
in Ontario)

OR

Central Mortgage and Housing Corporation  
Regional Office  
145 King Street West  
Toronto, Ontario M5H 1J8  
361-0420



## COMMUNITY INTEGRATED HOUSING PROGRAM

### Administered by:

Ministry of Housing, through Ontario Housing Corporation, and Ontario Mortgage Corporation.

### Purpose:

To expand the stock of rental housing and ensure an adequate supply of assisted housing for lower-income families, by making second-mortgage financing available to the private sector. See also Rent Supplement Program and Family Rental Housing Program, both involving the rent-geared-to-income policy.

### Authority:

Federal: National Housing Act - Section 44

Provincial: Housing Development Amendment Act 1974  
Section 2 (1) (f).

Ontario Housing Corporation Act -  
R.S.O.19 Section 6 (1).

Starting Date of Program: May 1973.

### Description:

Federal: The Federal Government pays 50 % of the operating subsidies for units made available under the Rent Supplement Program.

Provincial: Ontario Mortgage Corporation provides second-mortgage financing at favourable interest rates for new rental housing developments in return for the owner's participation in the Rent Supplement Program. Financing may be arranged to bring the total of the first and second mortgages up to 95% of the cost of development, providing the second mortgage does not exceed 35% of the total. In return, the owner must make available up to 25% of the units in a development for the Rent Supplement Program for a 15-year period. The provincial government pays 42 1/2% of any operating losses incurred by the rent supplement units.

COMMUNITY INTEGRATED HOUSING PROGRAM (continued)

Municipal: The municipality, by resolution, agrees to participate in the Rent Supplement Program and to pay 7 1/2% of any losses incurred by these units.

Additional Information:

Firms participating in this program are involved in selecting applicants for the rent supplement units. These tenants sign leases with the private landlord and pay their rent, which is based on their income, directly to him. OHC makes up the difference between the rent paid by the tenant and the rent agreed by the owner and OHC.

Reference:

C.D. Bahrynowski, Manager  
Ontario Housing Corporation  
Supplementary Programs and Special Projects Branch  
12th Floor  
101 Bloor Street West  
Toronto, Ontario M7A 2N9  
965-9656

Robert M. McDonald  
General Manager  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2M8  
965-9242

J. Classen  
Acting Assistant General Manager  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2M9  
965-9242

T. McAlister  
Manager  
Mortgage Underwriting  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2M9  
965-9245



COMMUNITY INTEGRATED HOUSING PROGRAM (continued)

D. Haley,  
Manager  
Mortgage Administration  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2N2  
965-9256

## MODIFIED FEDERAL/PROVINCIAL RENTAL HOUSING

### Administered by:

A partnership between Ontario Housing Corporation, acting on behalf of the Ministry of Housing, and Central Mortgage and Housing Corporation, on behalf of the Federal Government, provides financing for rental housing built and managed by private firms.

### Purpose:

To provide adequate rental housing for families and individuals of low and moderate incomes. See also Family Rental Housing and Senior Citizen Housing.

### Authority:

|                    |   |
|--------------------|---|
| <u>Federal:</u>    | National Housing Act, Section 43  |
| <u>Provincial:</u> | Housing Development Amendment Act 1974, Section 2 (1) (f)<br><br>Ontario Housing Corporation Act, R.S.O. 1970 - Section 6 (1) |
| <u>Municipal:</u>  | Resolution of Council   |

Starting Date of Program:    October 1974

### Description:

|                    |   |
|--------------------|---|
| <u>Federal:</u>    | The Federal Government, through Central Mortgage and Housing Corporation, contributes 75% of the capital cost of the project and shares in 75% of any operating loss.                         |
| <u>Provincial:</u> | The Provincial Government contributes 25% of the capital cost and is responsible for 17 1/2% of any operating loss. OHC acts as the development agent for the project.                        |
| <u>Municipal:</u>  | The Municipal Council is consulted on the development of the project and must agree to its location. The municipality, by resolution, also agrees to contribute 7 1/2% of any operating loss. |

Additional Information:

A builder/developer may sell a site to OHC and build on it under contract to OHC.

If OHC already owns the site, it may call for price submissions based on plans developed for the corporation.

The completed project will be managed by a private firm under contract to the partnership. This management agent may be the original builder or a management firm selected by the partnership.

One quarter of the units are reserved for applicants, selected from the waiting list for public housing, who will pay rents based on their income. The remaining units are available to the general public at rents ranging up to the market levels.

Reference:

C.A. Schaab  
Director  
Housing Development  
101 Bloor Street West  
Toronto, Ontario  
965-9640

W.G. Barrett  
Assistant Director  
Housing Development  
101 Bloor Street West  
Toronto, Ontario  
965-9642

Development Manager  
Metro/Central Region  
Housing Development  
101 Bloor Street West  
Toronto, Ontario  
965-9644

W.S. Knox  
Development Manager  
Western Region  
Housing Development  
101 Bloor Street West  
Toronto, Ontario  
965-9646



MODIFIED FEDERAL/PROVINCIAL RENTAL HOUSING (continued)

H. Pullen  
Development Manager  
Eastern Region  
Housing Development  
101 Bloor Street West  
Toronto, Ontario  
965-9648

W.D. Halligan  
Development Manager  
Northern Region  
Housing Development  
101 Bloor Street West  
Toronto, Ontario  
965-9650

NORTHERN ONTARIO ASSISTANCE IN HOUSING (NOAH)

Administered by:

Ministry of Housing, through Ontario Housing Corporation.

Purpose:

To provide low-income families in non-urban areas of northern Ontario, particularly in unorganized and remote communities, with assisted rental housing. See also Family Rental Housing.

Authority:

Federal: National Housing Act, Sections 43 and 44

Provincial: Housing Development Act - R.S.O. 1970, Section 6

Ontario Housing Corporation Act, R.S.O. 1970, Sections 6 and 7

Starting Date of Program: March 1973

Description:

Federal: Central Mortgage and Housing Corporation provides a loan to the Province of Ontario secured by debenture, equal to 90% of the capital cost of a project. In addition, the Federal Government contributes 50% towards the annual operating subsidy.

Provincial: OHC consults with a variety of provincial ministries and local community groups and organizations to determine the locations requiring housing development under NOAH. Construction is financed by OHC borrowing 90% of the cost from the Federal Government and 10% from the Province. If the housing is located in an unorganized community, the Province pays 50% of the operating deficit. In organized municipalities the provincial contribution is 42 1/2%.

NORTHERN ONTARIO ASSISTANCE IN HOUSING (NOAH) (continued)

Municipal: Councils in organized municipalities, by formal resolution, agree to contribute 7 1/2% towards any operating deficit. The municipality also participates with OHC in site selection.

Additional Information:

Wherever possible, NOAH rental units are administered by a local manager who is given a course in property management by OHC. Families pay rents geared to income and the houses are allocated on the basis of housing need.

Reference:

For development matters:

John Johnston  
Director  
Supplementary Programs and Special  
Projects Branch  
Ontario Housing Corporation  
12th Floor  
101 Bloor Street West  
Toronto, Ontario M7A 2N9  
965-9652

For management matters:

T.A. Talbot  
Branch Manager  
Northern Ontario Branch  
907 Lorne Street  
Sudbury, Ontario P3C 4R6  
(705) 675-8351

Richard Beare  
Branch Manager  
Northwestern Ontario Branch  
135 North Syndicate Avenue  
P.O. Box 246  
Thunder Bay, "F", Ontario  
(807) 623-7433



## WIGWAMEN INCORPORATED

### Administered by:

Wigwamen Incorporated, a private, non-profit association, with assistance from the Ministry of Housing, through Ontario Housing Corporation, and Central Mortgage and Housing Corporation.

### Purpose:

To assist Canadian native people in meeting their rental housing requirements in Metropolitan Toronto. Wigwamen purchases the houses with federal funds and is responsible for the selection of tenants and administration of the housing. See also Rent Supplement Program.

### Authority:

|                    |  |
|--------------------|--|
| <u>Federal:</u>    | National Housing Act, Sections 15 and 44   |
| <u>Provincial:</u> | Housing Development Amendment Act 1974, Section 2 (1) (f)<br><br>Ontario Housing Corporation Act, R.S.O. 1970, Section 6 |
| <u>Municipal:</u>  | Municipal agreement to share in 7 1/2 percent of operating losses.   |

Starting Date of the Program: March 1973

### Description:

|                    |  |
|--------------------|--|
| <u>Federal:</u>    | In addition to providing 100% financing for the purchases of houses by Wigwamen Incorporated, half the operating deficit is borne by the Federal Government.                                   |
| <u>Provincial:</u> | OHC participates in a joint committee to select tenants for the Wigwamen units that are made available under the rent supplement program. The province pays 42 1/2% of any operating deficits. |
| <u>Municipal:</u>  | Metropolitan Toronto pays 7 1/2% of any operating losses.  |

WIGWAMEN INCORPORATED (continued)

Reference:

C.D. Bahrynowski  
Manager  
Supplementary Programs and  
Special Projects Branch  
Ontario Housing Corporation  
12th Floor  
101 Bloor Street West  
Toronto, Ontario M7A 2N9  
965-9656

## STUDENT HOUSING

### Administered by:

Ministry of Housing, through Ontario Student Housing Corporation, and the Ministry of Colleges and Universities.

### Purpose:

To provide accommodation for graduate and undergraduate students at the request of universities and certain other post-secondary educational institutions, with the approval of the Ministry of Colleges and Universities.

### Authority:

Federal: National Housing Act, Section 47

Provincial: Housing Development Act, R.S.O. 1970,  
Section 6 (2) Order-in-Council 3417/66

Starting Date of Program: 1966

### Description:

Federal: The Federal Government, through Central Mortgage and Housing Corporation, provides a loan directly to the educational institution, for 90% of the capital cost.

Provincial: The building site is provided by the college or university and OSHC, at the request of the institution, may act as development agent for the construction of the student housing accommodation. OSHC provides technical expertise to determine the institution's requirements, assesses possible sites, prepares tender calls, recommends the award of contract and inspects construction.

Municipal: Council is involved in any zoning changes that may be required.

### Additional Information:

Following completion of the residence, it is the responsibility of the institution concerned to allocate and manage the units.

### Reference:

John Johnston,  
Director  
Ontario Student Housing Corporation  
12th Floor  
101 Bloor Street West  
Toronto, Ontario M7A 2N9  
965-9652



THE ELDERLY PERSONS HOUSING AID ACT

Administered by:

Ministry of Housing, through Ontario Housing Corporation.

Purpose:

To assist in the construction of private and municipal senior citizen rental accommodation by providing capital grants.

Authority:

Provincial: Elderly Persons Housing Aid Act  
R.S.O. 1970, Chapter 141

Statutes of Ontario 1972, Section 90

Starting Date of Program: 1960

Description:

Provincial: The Ministry of Housing may grant aid to any corporation whose objectives are exclusively for charitable purposes, or any limited dividend housing corporation incorporated by or on behalf of a municipality that has obtained a National Housing Act loan for senior citizen housing. The provincial grant, which is made after construction has been completed, is for \$500 per unit or 50% of the difference between the NHA mortgage and the capital cost, whichever is less.

Reference:

John Johnston  
Director  
Supplementary Programs and Special  
Projects Branch  
Ontario Housing Corporation  
12th Floor  
101 Bloor Street West  
Toronto, Ontario M7A 2N9  
965-9652

## LOT LEASE PROGRAM

### Administered by:

Ministry of Housing through Ontario Housing Corporation and Ontario Mortgage Corporation.

### Purpose:

To facilitate home ownership for moderate-income families by providing serviced building lots on a lease basis, thereby removing the cost of land from the down payment, controlling building costs and providing mortgage financing at less than market interest rates. See also Family Rental Housing Program.

### Authority:

Provincial:      Housing Development Act - R.S.O.  
1970, Section 6

Ontario Housing Corporation Act -  
R.S.O. 1970, Section 6

Starting Date of Program:    August 1967

### Description:

Provincial:      Under the lot lease program of the Home Ownership Made Easy (H.O.M.E.) Plan, serviced building lots are made available on a 50-year lease. The home buyer has the option of purchasing the land from OHC any time after five years of the lease have elapsed, at the market value of the land when the option is exercised.

Builders participating in the program are allocated lots by OHC and sell the houses they build directly to purchasers at target prices reached in agreement with OHC. Up to 10% of the housing in a H.O.M.E. Plan development may be purchased by OHC for its family rental program.

Applicants may buy a H.O.M.E. Plan house with a down payment as low as 5% of the house price (less land). Mortgage financing, at less than market interest rates, is provided by Ontario Mortgage Corporation on a five-year term with an amortization period of 35 years.

## LOT LEASE PROGRAM (continued)

House prices and ground rent payments vary from location to location. To qualify for a mortgage loan, an applicant's monthly carrying charges, including mortgage payments, ground rent and municipal taxes, must not exceed 30% of his monthly income.

Applications are restricted to single-income families whose current gross income does not exceed \$14,500 and to two-income families (major wage earner and spouse) whose combined incomes do not exceed \$17,000. In the latter case, the major wage earner's income may not exceed \$14,500.

Applicants must have lived in Ontario at least one year and are limited to purchase of one house under any Ministry of Housing program.

### Additional Information:

H.O.M.E. Plan houses must be owner-occupied but OHC may give permission to lease the dwelling for a limited period of time if the owner has a legitimate reason.

Should the owner decide to sell the dwelling during the first five years of occupancy, OMC must approve the sale price.

### Reference:

P. Johansen  
Director  
Land Development  
Home Ownership Division  
Ontario Housing Corporation  
2nd Floor  
60 Bloor Street West  
Toronto, Ontario  
965-0250

D. Turner  
Director  
Marketing  
Home Ownership Division  
Ontario Housing Corporation  
3rd Floor  
60 Bloor Street West  
Toronto, Ontario  
965-9996



LOT LEASE PROGRAM (continued)

B. Moffit  
Director of Administration  
Home Onwership Division  
Ontario Housing Corporation  
3rd Floor  
60 Bloor Street West  
Toronto, Ontario  
965-9891

Robert M. McDonald  
General Manager  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2M8

J. Classen  
Acting Assistant General Manager  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2M8

T. McAlister  
Manager  
Mortgage Underwriting  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2M9  
965-9245

D. Haley  
Manager  
Mortgage Administration  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2N2  
965-9256

## PREFERRED LENDING PROGRAM

### Administered by:

Ministry of Housing through Ontario Mortgage Corporation.

### Purpose:

To facilitate home ownership for moderate-income families by providing builders and developers, who are prepared to build and sell housing within the basic guidelines of the Home Ownership Made Easy (H.O.M.E.) Plan, with mortgage financing at below-market interest rates. This program is limited to areas not served by the lot lease program or the Ontario Housing Action Program. See also Condominium Housing and Ontario Housing Action Program.

### Authority:

Provincial: Business Corporations Act - R.S.O. 1970, Chapter 53, Section 3 (2).

Housing Development Act - R.S.O. 1970, Section 13.

Starting Date of Program: October 1973.

### Description:

Provincial: Depending upon the availability of funds, Ontario Mortgage Corporation provides up to 95% financing at below-market interest rates.

Unlike the H.O.M.E. Plan's lot lease program, however, both house and land are sold to the home buyer.

To be eligible, prospective buyers must have sufficient income to meet the monthly carrying charges without exceeding 30% of their monthly income.

Applications are restricted to single-income families whose gross income does not exceed \$14,500 and to two-income families whose combined incomes do not exceed \$17,000.

Prospective buyers must have been residents of Ontario for at least one year and must occupy the dwelling themselves.

Additional Information:

The program may be used to construct detached or condominium dwellings. In the latter case, financing is limited to projects of up to 250 units.

Reference:

Robert M. McDonald  
General Manager  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2M8  
965-9242

J. Classen  
Acting Assistant General Manager  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2M8  
965-9242

T. McAlister  
Manager  
Mortgage Underwriting  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2M9  
965-9245

Mrs. C. Peterson  
Manager  
Mortgage Advances  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2N1  
965-9263

D. Haley  
Manager  
Mortgage Administration  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2N2  
965-9256



PREFERRED LENDING PROGRAM (continued)

J. Fitzgerald  
Chief Accountant  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2M8  
965-8990

## CONDOMINIUM HOUSING

### Administered by:

Ministry of Housing through Ontario Housing Corporation and Ontario Mortgage Corporation.

### Purpose:

To facilitate home ownership by providing land and/or mortgage financing at below-market rates to builders and developers prepared to build and sell condominium housing within the price-and buyer-qualification guidelines of the province's Home Ownership Made Easy (H.O.M.E.) Plan. See also Preferred Lending Program and Ontario Housing Action Program.

### Authority:

Provincial: Condominium Amendment Act 1974  
Housing Development Amendment Act 1974  
Ontario Housing Corporation Act  
-R.S.O. 1970 - Section 6.

Starting Date of Program: 1967

### Description:

Provincial: Depending upon the availability of funds, Ontario Mortgage Corporation provides up to 95% financing at below-market interest rates.

The housing may be constructed on the builder's land or on land leased to him by O.H.C.

To be eligible under the H.O.M.E. Plan, prospective buyers must have sufficient income to meet the monthly carrying charges without exceeding 30% of their monthly income.

Smaller units may be purchased by single persons but the larger dwellings are generally reserved for families with children. Applications are restricted to persons with a single income that does not exceed \$14,500 and to two-income families whose combined incomes do not exceed \$17,000.

CONDOMINIUM HOUSING (continued)

Prospective buyers must have been residents of Ontario for at least one year and must occupy the dwelling they purchase.

Additional Information:

Should the buyer elect to sell his or her condominium unit within five years, OMC must approve the sale price.

Reference:

Mr. Robert M. McDonald  
General Manager  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2M8  
965-9242

J. Classen  
Acting Assistant General Manager  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2M8  
965-9242

T. McAlister  
Manager  
Mortgage Underwriting  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2M9  
965-9245

D. Haley  
Manager  
Mortgage Administration  
Ontario Mortgage Corporation  
11th Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2N2  
965-9256



CONDOMINIUM HOUSING (continued)

P. Johansen  
Director  
Land Development  
Home Ownership Division  
Ontario Housing Corporation  
2nd Floor  
60 Bloor Street West  
Toronto, Ontario  
965-0250

D. Turner  
Director  
Marketing  
Home Ownership Division  
Ontario Housing Corporation  
3rd Floor  
60 Bloor Street West  
Toronto, Ontario  
965-9996

B. Moffit  
Director of Administration  
Home Ownership Division  
Ontario Housing Corporation  
3rd Floor  
60 Bloor Street West  
Toronto, Ontario  
965-9891

## COMMUNITY SPONSORED HOUSING PROGRAM

### Administered by:

Ministry of Housing through its Community Sponsored Housing Branch.

### Purpose:.

To provide additional assistance to non-profit housing corporations (e.g. community, church, labour or service club groups) in housing low-and-moderate-income persons. Assistance is also extended to special groups such as the elderly and the handicapped. The program is another method of integrating low-income persons into the community. See also Rent Supplement Program.

### Authority:

Federal: National Housing Act, Section 44(1) (b), Section 15.1 (1973 Amendment).

Provincial: Housing Development Amendment Act 1974, Section 2(1) (e) (f).

### Starting Date of Program:

Federal: June 1973

Provincial: July 1974

### Description:

Federal: Up to \$10,000 grant for start-up (e.g. initial research organization, site selection, taking of options, professional fees and staffing, etc.). One hundred percent loan to non-profit housing corporation. Loan secured by a mortgage at 8% repayable on a 50-year term. A 10% grant based on final cost. A \$2,500 grant per unit is available for rehabilitation. Units must be at or below market rents for comparable accommodation.

Provincial: Funding will complement federal non-profit housing assistance - assistance on a particular project may be obtained from both C.M.H.C. and the Province.

Grants are provided on sliding scale to non-profit organizations in return for providing units for use under the rent supplement program as follows:

COMMUNITY SPONSORED HOUSING PROGRAM (continued)

| <u>Percentage of Units<br/>Under Rent Supplement</u> | <u>Grant as Percentage<br/>of the Project Value</u> |
|--|---|
| 21-25%   | 10%   |
| 16-20%   | 8%  |
| 11-15%   | 6%  |
| 6-10%  | 4%  |
| Less than 6%   | 0%  |

Ongoing support (in the form of expertise or other assistance) is available from the Province for development and management of housing projects.

The purpose of the grants is to reduce the rents in a non-profit project to below the market level for similar accommodation. These grants are paid out over a period of 15 years on a decreasing scale.

The Ministry also provides funding for rent supplement purposes for those in need of rent-geared-to-income assistance. The customary limit of this support is up to 25% of the units but in specific cases that limit may be exceeded with the approval of both C.M.H.C. and the Ministry.

Municipal: Municipalities can form non-profit housing corporations for the purposes of land-banking, building low-to-moderate income housing, or for purchasing and renovating existing housing. The terms for municipalities are the same as described above with the exception of the C.M.H.C. start-up grants.

Additional Information:

The Community Sponsored Housing Program and its federal counterpart operate in tandem and it is important for interested persons to work with both levels of government simultaneously. It is also expected that during 1975, the Province will be able to provide funds to develop local expertise in housing development and management.

Reference:

F.J.P. French  
Director  
Community Sponsored Housing Branch  
Ministry of Housing  
2nd Floor  
60 Bloor Street West  
Toronto, Ontario M7A 2M7  
965-9045



COMMUNITY SPONSORED HOUSING PROGRAM (continued)

OR

Central Mortgage and Housing Corporation  
Branch Office (there are 16 Branch Offices in Ontario)

OR

Central Mortgage and Housing Corporation  
Regional Office  
145 King Street West  
Toronto, Ontario M5H 1J8  
361-0420

## MUNICIPAL LAND ASSEMBLY

### Administered by:

Ministry of Housing through its Municipal Land Assembly Section. Central Mortgage and Housing Corporation, which provides loans of up to 90% of capital costs. The local municipality, which provides 10% of capital cost. See also the Policy and Program Development Secretariat.

### Purpose:

To provide information and assistance to municipalities wishing to assemble and service land for housing with the object of providing serviced residential land and to suppress escalation of land prices.

### Authority:

Federal: National Housing Act, Section 42

Provincial: Housing Development Amendment Act 1974, Sections 3(a) and 16

Municipal: Statement of housing policy of an official plan amendment with housing provisions approved by the Minister of Housing.

Starting Date of Program: June 1974

### Description:

Federal: Loans are available for up to 90% of the capital cost of the project (as determined by C.M.H.C.) at a preferred interest rate. Capital costs include acquisition of land, planning development and servicing through to marketing of lots by sale or lease.

Provincial: The Ministry of Housing offers grants to municipalities to carry out studies that will provide the basis for a housing policy statement, or an official plan with housing provisions, a prerequisite for acquiring land for housing by a municipality.

MUNICIPAL LAND ASSEMBLY (continued)

The municipal land assembly section may assist municipalities by providing detailed information concerning objectives and procedures, by providing comment and guidance where required on any proposed development or by helping to review and evaluate reports submitted by consultants.

Municipal: A preliminary or Phase I statement of housing policy may be prepared to permit speedy implementation of a land assembly program. Upon approval of the housing policy statement by the Ministry of Housing, the municipality may proceed to assemble land for housing. A more comprehensive, long-term Phase II policy statement subsequently must be prepared.

Additional Information:

Land acquired under the program may be sold or leased. Federal loans relating to the portions sold are amortized over a 25-year period, or 50 years if the land is to be leased.

Prepayment of principal may be deferred until revenues are produced. Interest payments may be deferred for three years, or until revenues are produced, whichever occurs first.

Reference:

Roy A. Holmes  
Co-ordinator  
Municipal Land Assembly  
Ministry of Housing  
60 Bloor Street West  
Toronto, Ontario M4W 1A1  
965-9040

Ron Binsell  
Manager  
Surveys and Statistical Analysis  
Policy and Program Development Secretariat  
Ministry of Housing  
5th Floor  
801 Bay Street  
Toronto, Ontario M7A 2K7  
965-7025

MUNICIPAL LAND ASSEMBLY (continued)

OR

Central Mortgage and Housing Corporation  
Branch Office  
(there are 16 Branch Offices in Ontario)

OR

Central Mortgage and Housing Corporation  
145 King Street West  
Toronto, Ontario M5H 1J8  
361-0420



## ONTARIO HOME RENEWAL PROGRAM (OHRP)

### Administered by:

The Ministry of Housing, Community Renewal Branch, the local municipality in organized territories; and in unorganized territories by the Community Renewal Branch in conjunction with the Ministry of Natural Resources.

### Purpose:

To assist owner-occupants to repair or improve their houses, especially sub-standard structural and sanitary conditions, and plumbing, heating and electrical systems.

OHRP extends the benefits of the Residential Rehabilitation Assistance Program and the Neighbourhood Improvement Program to areas that would not normally qualify for financial assistance under these programs. (See also Residential Rehabilitation Assistance Program and Neighbourhood Improvement Program.)

### Authority:

Provincial: Housing Development Act

### Starting Date of Program:

A total of \$10 million was set aside for municipalities and individuals wishing to receive grants and/or loans in 1974/75. In 1975-76 \$15 million is available under this program.

### Description:

Provincial: The Ministry of Housing provides, through the Ontario Home Renewal Program, per capita grants to municipalities to administer directly as loans and/or grants of up to \$7,500 to owner-occupants whose adjusted family income is no greater than \$12,500. The rate of interest charged on loans is determined by the annual family income.

Per capita grants are made to municipalities on the following basis:

ONTARIO HOME RENEWAL PROGRAM (OHRP) (continued)

| <u>Municipal<br/>Population</u> | <u>\$ Per Capita</u>                                      |
|---------------------------------|---|
| under 10,000                    | \$ 4 per capita or<br>\$4,000 whichever<br>is the greater |
| 10,000-99,999                   | \$3 per capita  |
| over 100,000                    | \$2 per capita  |

except where the applicant is a regional municipality the Minister, may, in addition to the annual grants allowed to be made, make grants of \$25,000 to municipalities.

Municipal: Municipalities are responsible for administering loans and grants to individuals, and for home inspection.

Any municipality may apply for OHRP funds through council resolution and providing it is willing to adopt standards for maintenance.

Home owners with an adjusted annual family income of \$12,500 or less may apply for a loan or grant.

Reference: Organized Territories:

J.F. Brown  
Director  
Community Renewal Branch  
Ministry of Housing  
5th Floor  
801 Bay Street  
Toronto, Ontario  
(416) 965-2826

Unorganized Territories:

Ministry of Natural Resources  
Northern Affairs Offices

Individual Home Owners  
Contact office of Municipal Clerk

## NEIGHBOURHOOD IMPROVEMENT PROGRAM (NIP)

### Administered by:

The Ministry of Housing through its Community Renewal Branch; Central Mortgage and Housing Corporation, and the local municipal authority.

### Purpose:

To improve the housing and living conditions of residents of deteriorating neighbourhoods. The emphasis is on rehabilitating individual homes through the federally sponsored Residential Rehabilitation Assistance Program (RRAP) and facilitating improvement of social amenities, municipal services, and public utilities through NIP. See also Residential Rehabilitation Assistance Program and Ontario Home Renewal Program.

### Authority:

National National Housing Act, Section 27.1 and 27.3

### Starting Date of Program:

Original federal-provincial agreement was signed December 10, 1973, covering the years 1974/75, 1975/76, 1976/77.

### Description:

The program provides grants and loans to municipalities to encourage the upgrading of older residential neighbourhoods.

Federal: The Federal Government pays 50% of the cost of most elements of the program, having allocated \$17 million for 1974 and \$15 million for 1975 and \$13 million for 1976.

Provincial: The Ministry of Housing, through the Community Renewal Branch pays a constant 25% of the cost of most elements of the program.

Municipal: The remaining 25% of the cost is paid by the municipality, which is also responsible for planning, implementing and administering local projects.

In some cases, municipalities are paying up to 50% of the servicing costs.

NEIGHBOURHOOD IMPROVEMENT PROGRAM (NIP) (continued)

Provincial and federal financial assistance is available for such projects as: selection and planning of neighbourhoods; purchase and clearance of land to build housing for persons of low and moderate incomes; purchase and clearance of land for social and recreational purposes; new buildings or improving existing structures for social or recreational amenities; relocation of people dispossessed of their homes by the program; development of occupancy and building maintenance standards; administration of the program, including employment of staff.

Additional Information:

Municipalities are eligible for NIP funding if they meet certain criteria, a copy of which may be obtained from the Ministry of Housing, Community Renewal Branch.

Reference:

J.F. Brown  
Director  
Community Renewal Branch  
Ministry of Housing  
5th Floor  
801 Bay Street  
Toronto, Ontario  
(416) 965-2826

Local offices of CMHC or

CMHC  
Ontario Regional Office  
145 King Street West  
Suite 1108  
Toronto, Ontario  
M5H 1J8  
(416) 361-0420



## MINISTER'S ZONING ORDERS

### Administered by:

Ministry of Housing, Plans Administration Division.

### Purpose:

To control development in unorganized territories. To control development in municipalities where development pressures exist but the municipalities do not have sufficient planning controls. To impose controls pending the decision on future planning and developments of provincial interest, i.e. Parkway Belt, Haldimand-Norfolk, North Pickering community.

### Authority:

The Planning Act, Section 32.

### Description:

Provincial: Development activity is monitored across the province to determine the need for provincial zoning controls. Where these are deemed necessary, the Minister imposes an order. Individual applications for amendment to the order are reviewed by the Plans Administration Division.

Municipal: Zoning orders placed on municipalities are recinded when the municipalities pass an adequate municipal by-law under Section 35 of The Planning Act.

### Reference:

Mrs. A. Beaumont  
Director  
Official Plans Branch  
Plans Administration Division  
Ministry of Housing  
7th Floor  
56 Wellesley Street West  
Toronto, Ontario  
(416) 965-1497

OFFICIAL PLAN AND OFFICIAL PLAN AMENDMENT  
APPROVAL

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Administered by:

Ministry of Housing, Plans Administration Division.

Purpose:

To ensure that the concerns of municipal, regional, provincial and federal agencies are taken into account in official plans and amendments to official plans.

Authority:

The Planning Act, Sections 14 and 17.

Description:

- Provincial: The Division receives official plans and amendments from one municipality or a group of municipalities, and reviews them in consultation with other agencies (local, provincial and federal) as well as adjacent municipalities and planning boards. The Minister can be asked to refer the document in whole or part to the Ontario Municipal Board for decision.
- Municipal: The municipality must prepare and submit the official plan and/or amendment for approval of the Minister.

Additional Information:

It is anticipated that certain official plan approvals will be delegated to Regional, Metropolitan and District Municipalities.

Reference:

Mrs. A. Beaumont  
Director  
Official Plans Branch  
Plans Administration Division  
7th Floor  
56 Wellesley Street West  
Toronto, Ontario  
(416) 965-1497

## SUBDIVISION AND CONDOMINIUM PLAN APPROVAL

### Administered by:

Ministry of Housing, Plans Administration  
Division.

### Purpose:

To ensure that the concerns of municipal, regional, provincial and federal agencies are taken into account in development plans for subdivisions and condominiums.

### Authority:

The Planning Act, Section 33

The Condominium Act, Section 24

### Description:

Provincial: The Division receives applications from developers and reviews them in consultation with other agencies. The applications are approved in principle, with or without modifications and conditions (draft approval) or rejected.

The Division ensures that the conditions have been fulfilled before granting final approval, permitting the registration of the plan.

Municipal: The recommendations and comments of the municipality are requested on each draft plan application. The municipality enters into a subdivider's agreement with the developer's following conditional approval of the plan, to ensure completion of engineering and drainage works, roads, servicing, landscaping, etc.

### Additional Information:

The Minister intends to delegate to Regional Metropolitan and District Municipal Councils the authority to approve subdivision and condominium plans.

Reference:

Mrs. D. Santo, Director  
Subdivisions Branch  
Plans Administration Division  
8th Floor  
56 Wellesley Street West  
Toronto, Ontario

Phone: (416) 965-5780



## CONSENT APPLICATION APPROVAL

### Administered by:

Ministry of Housing, Plans Administration Division.

### Purpose:

To ensure that the concerns of municipal, regional, provincial and federal agencies are taken into account on single-lot development applications, which occur by Minister's consent, rather than by plan of subdivision.

### Authority:

The Planning Act, Section 29

### Description:

Provincial: The Division receives applications for consent and reviews them, in consultation with several agencies. They are rejected or approved in principle with or without modifications or conditions. The Division assumes that the conditions have been fulfilled before granting consent, permitting registration.

Municipal: The municipality's recommendation regarding the application is usually requested before consent in principle is granted and the municipality is often asked to confirm that certain conditions have been filled before final consent is granted.

### Additional Information:

The Minister's consent-granting authority is used in most of Northern Ontario. In most of Southern Ontario the Minister's authority has been delegated to local Committees of Adjustment and Regional and County Land Division Committees.

### Reference:

Mrs. D. Santo  
Director  
Subdivisions Branch  
Plans Administration Division  
Ministry of Housing  
8th Floor  
56 Wellesley Street West  
Toronto, Ontario  
(416) 965-5780

MONITORING CONSENT AND MINOR VARIANCE DECISIONS  
MADE BY COMMITTEES OF ADJUSTMENT AND LAND DIVISION  
COMMITTEES

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Administered by:

Ministry of Housing, Plans Administration Division.

Purpose:

To ensure that provincial policies are being implemented by the Committees and to monitor local development.

Authority:

The Planning Act, Section 42.

Description:

Copies of the applications and the decisions made by the Committee are forwarded to the Division, where they are recorded and undergo a planning review. The decision of the Committee may be appealed to the Ontario Municipal Board, if it is felt that provincial interests or good planning practices have been ignored. Alternatively, communication and educational discussions with the Committee members may occur.

Additional Information:

It is now expected that the Regional, Metropolitan and District Municipalities will also review the decisions of the Committees that operate within their boundaries.

Reference: Consents:

Mrs. D. Santo  
Director  
Subdivisions Branch  
Plans Administration Division  
Ministry of Housing  
8th Floor  
56 Wellesley Street West  
Toronto, Ontario  
(416) 965-5780

Minor Variances:

Mrs. A. Beaumont  
Director  
Official Plans Branch  
Plans Administration Division  
Ministry of Housing  
7th Floor  
56 Wellesley Street West  
Toronto, Ontario  
(416) 965-1497

COMMUNITY PLANNING STUDY GRANT PROGRAM

Administered by:

Ministry of Housing, Plans Administration Division.

Purpose:

To assist local municipalities and planning boards in small municipalities in preparing official plans and zoning by-laws and to develop planning strategies in unorganized territories.

Description:

Provincial: Financial assistance, up to specified limits, for preparing official plans and zoning by-laws. Special funding for plans being prepared to cover unorganized territory.

Fifty percent of grant issued at the time of the Minister's approval with final 50% payment made on completion of study.

Municipal: Local municipality must apply to Plans Administration Division for such a grant with information on content and scope of study, cost, time required for completion, municipal staff or consultants to be used, and other information considered pertinent.

Reference:

D.G. Henderson  
Plans Administration Division  
Ministry of Housing  
56 Wellesley Street West  
Toronto, Ontario  
(416) 965-6495

REVIEWING AND COMMENTING TO THE ONTARIO  
MUNICIPAL BOARD ON ZONING BY-LAWS

Administered by:

Ministry of Housing, Plans Administration Division.

Purpose:

To advise the Ontario Municipal Board as to the conformity of proposed zoning by-laws within official plans and good planning standards.

Authority:

Ontario Municipal Board - rules of procedure for by-laws passed under Section 35 of The Planning Act.

Description:

Provincial: Staff comment to the Ontario Municipal Board on the conformity of zoning by-laws with the official plan (where one exists) and on the adequacy of the by-laws. Where a comprehensive by-law is involved, this program may involve the staff in discussions and correspondence with the municipality and its planners.

Municipal: The municipality must prepare the by-law, and submit it to the Ontario Municipal Board for approval.

Additional Information:

It is now expected that the Regional, Metropolitan, and District Municipalities will also review their area municipalities by-laws passed under Section 35 of The Planning Act.

Reference:

Mrs. A. Beaumont  
Director  
Official Plans Branch  
Plans Administration Division  
Ministry of Housing  
7th Floor  
56 Wellesley Street West  
Toronto, Ontario  
(416) 965-1497



## MISCELLANEOUS APPROVALS

The Ministry of Housing's Plans Administration Division is also responsible for administering:

Part lot control, Section 23 of The Planning Act.

Validation of lots created in contravention of The Planning Act before March 19, 1973, Section 29A of The Planning Act.

Municipal acquisition and disposal of parkland, and use of monies acquired in lieu of parkland, Section 33 of The Planning Act.

Alternation, division, widening or stopping up of any highway or portion of a highway either on a registered plan of subdivision approved since March 27, 1946 or adjacent to a body of water, Sections 443 and 450 of The Municipal Act.

Consent to alter or close road allowance on a registered plan of subdivision, Section 86 of The Registry Act.

### Reference:

G.M. Farrow  
Executive Director  
Plans Administration Division  
Ministry of Housing  
7th Floor  
56 Wellesley Street  
Toronto, Ontario  
(416) 965-3065

## NEW TOWNS

### A. North Pickering Project

#### Administered by:

Ministry of Housing, North Pickering Project.

#### Purpose:

To create a new community on a 42-square-mile site northeast of Metropolitan Toronto and develop a long-range plan that will provide a balance of industrial, residential, commercial, recreational, and agricultural uses.

#### Starting Date of Program:

Announced March 2, 1972.

#### Description:

Provincial: The Project Team working with Plantown Consultants Limited has been developing a long-range land use plan incorporating both an urban and an agricultural component. Extensive public participation has helped determine the land-use plan and population target. Construction of the first housing units is expected to start after municipal planning approval.

Municipal: Under the Planning Act, the municipalities of Scarborough (Metropolitan Toronto), Markham (Regional Municipality of York) and Pickering (Regional Municipality of Durham) will each be asked to amend their Official Plan, to reflect the Plan for Development for North Pickering.

#### Additional Information:

In 1975 it is anticipated that the North Pickering Development Corporation will be formed to turn the planning recommendations of the Project into a Plan for Development.

NEW TOWNS (continued)

Reference:

J.L. Forster  
Director  
North Pickering Project  
10th Floor  
950 Yonge Street  
Toronto, Ontario  
(416) 965-9166

B. Townsend Community Development Program

Administered by:

Ministry of Housing, Townsend Community  
Development Program.

Purpose:

To initiate the planning and design of a new community in the Regional Municipality of Haldimand-Norfolk, on a site of approximately 14,000 acres acquired by the Province near Lake Erie.

Starting Date of Program:

The Haldimand-Norfolk project team was transferred from the Ministry of Treasury, Economics, and Intergovernmental Affairs to the Ministry of Housing on April 1, 1975 to form the nucleus of the new Townsend Community Development Program. On May 8, 1975, Mrs. Scrivener, Parliamentary Assistant to the Minister of Housing, announced the establishment of an Advisory Committee for the new community composed of elected provincial and regional representatives. The establishment of the staff team within the Ministry of Housing was also announced.

Description:

The Program includes:

1. The engagement, direction, and evaluation of the work of consultants who will prepare a development plan for the new community.
2. The preparation of legislation to set up the proposed development corporation.

## NEW TOWNS (continued)

3. Liaison with the Ontario Land Corporation, the Ministry of Government Services, and the Ministry of Agriculture and Food on the property management of the Townsend site.
4. Liaison with ministries such as the Ministry of Transportation and Communications and the Ministry of Environment on transportation routes and linear services as they are relevant to the new community.

### Additional Information:

It is anticipated that the Townsend Development Corporation will be formed in late 1975 to finalize the planning process and implement the development of the community.

### Reference:

A.N. Dunne  
Townsend Community Development Program  
3rd Floor  
801 Bay Street  
Toronto, Ontario  
(416) 965- 6504



## HOME OWNER GRANTS

### Administered by:

Central Mortgage and Housing Corporation

### Purpose:

To increase home-buying opportunities for first-time purchasers of new moderately-priced dwellings.

### Authority:

Federal: Order In Council, P.C.  
1974-2881 (Dec. 20, 1974)

Starting Date of Program: November, 1974

### Description:

Federal: Regulations - To be eligible for the \$500 grant, the home must be within price limits set by CMHC in each market area and must be occupied between November 1, 1974 and October 31, 1975. The home must be the buyer's principal residence and must conform to municipal building codes. The grants are available to purchasers of condominiums, mobile homes and to members of a co-operative project, as well as to buyers of more conventional housing. Mobile homes must be certified by the Canadian Standards Association. Where the housing is on leased land, the term of the lease must be at least five years.

### Reference:

Further detail on this program may be obtained from local CMHC offices or

CMHC  
Ontario Regional Office  
145 King Street West  
Suite 1108  
Toronto, Ontario  
M5H 1J8

361-0420

ASSISTED HOME OWNERSHIP PROGRAM (AHOP) (DIRECT)

Administered by:

Central Mortgage and Housing Corporation

Purpose:

To help low to moderate income families with one or more dependent children acquire a home without spending more than a reasonable proportion of their adjusted income on mortgage payments each month.

Authority:

NHA - Section 34.15, 34.16

Starting Date of Program:

July, 1973

Description:

Federal: CMHC will provide a 95% first mortgage. This requires a minimum down payment of 5% which may be in the form of cash, land, labour, provincial grant or any combination of the four. The loan is for a 5-year renewable term with 35-year amortization. CMHC can contribute towards the payments of principal, interest, and taxes to the extent of an effective rate of interest as low as 8%. Additionally, \$600 in federal subsidies can be given to produce a family payment not in excess of 25% of the family's income. Emphasis is placed on new housing but under certain circumstances existing housing is acceptable.

Provincial: Most provinces have housing assistance available which may take the form of a capital grant, annual tax rebate or interest subsidy. Where an applicant is eligible for this assistance, CMHC may take it into consideration in approving a loan.

Private: In the case of loans to builders, preference will be given where the housing units will be dispersed singly or in small groups throughout various subdivisions in order to achieve a price and income mix.

ASSISTED HOME OWNERSHIP PROGRAM (AHOP) (DIRECT) (continued)

Additional Information:

See also Private AHOP

Reference:

Further details on this program may be obtained  
from local CMHC offices or

CMHC  
Ontario Regional Office  
145 King Street West, Suite 1108  
Toronto, Ontario  
M5H 1J8

361-0420

PRIVATE ASSISTED HOME OWNERSHIP PROGRAM (AHOP)

Administered by: Central Mortgage and Housing Corporation

Purpose:

To help low to moderate income families with one or more dependent children acquire a home without spending more than a reasonable proportion of their adjusted income on mortgage payments each month.

Authority:

NHA - Section 34.16

Starting Date of Program:

1975

Description:

Federal: CMHC will provide interest-reducing federal grants of up to \$600/yr. to people who get private loans from approved lenders to buy homes, as long as they qualify under the general terms and conditions of the AHOP program and are first-time purchasers of a newly-built home.

Additional Information:

See also Direct AHOP

Reference:

Further details on this program may be obtained from local CMHC offices.



## HOME IMPROVEMENT LOANS

### Administered by:

Central Mortgage and Housing Corporation

### Purpose:

To finance the improvement of existing houses and apartments.

### Authority:

NHA, Section 28

Starting Date of Program: 1955

### Description:

Federal: CMHC is authorized to give a limited guarantee to banks or approved installment credit agencies, in return for an insurance fee paid by the borrower, on loans made for certain specified additions, repairs, and alterations to houses and apartments. The loans are to a maximum of \$4,000 per dwelling and cover the cost of labour materials, and equipment.

### Reference:

Further details on this program may be obtained from local CMHC offices or

CMHC  
Ontario Regional Office  
145 King Street West, Suite 1108  
Toronto, Ontario  
M5H 1J8

361-0420

## COMMUNITY RESOURCE ORGANIZATION PROGRAM

Administered by: Central Mortgage and Housing Corporation

Purpose:

- a) To stimulate activity in the new community - based programs under the NHA, such as RRAP, non-profit, and co-operative housing.
- b) To provide financial assistance to facilitate participation of low and moderate income communities which need professional and managerial resources in order to make use of these programs.

Authority: NHA, Part V

Starting Date of Program: 1973

Description:

Federal: Two types of groups are eligible for grants: Primary Resource Groups - self-interest groups of low and moderate income people working within their own neighbourhood or area of concern undertaking specific programs to improve housing, and Resource Groups - groups which provide professional or technical services to primary community groups and to low income individuals. Both types of groups must meet certain specified criteria in order to be eligible for grants. CROP grants are approved for a period of one year. At the end of this period the grant is reviewed and may be extended.

Reference:

Further information on this program may be obtained from local CMHC offices or

CMHC  
Ontario Regional Office  
145 King Street West  
Suite 1108  
Toronto, Ontario  
M5H 1J8

361-0420

LOW RENTAL HOUSING ASSISTANCE: SECTION 15 ENTREPRENEUR

Administered by: Central Mortgage and Housing Corporation

Purpose:

To increase the amount of moderately priced rental dwellings available to lower income people.

Authority: NHA, Section 15

Starting Date of Program: 1968

Description:

Federal: 95% loans at favourable interest rates are available to any organization, corporation or individual wishing to undertake low-rental projects either through new construction or the purchase and improvement of existing buildings. The owner must agree to controlled rents, i.e. a limited profit, for a period of 50 years. During this period, rents may be raised only with CMHC approval. The landlord can opt out after 15 years if he pays back the loan.

Reference:

Further details on this program may be obtained from local CMHC offices or

CMHC  
Ontario Regional Office  
145 King Street West  
Suite 1108  
Toronto, Ontario  
M5H 1J8

361-0420

NON-PROFIT HOUSING ASSISTANCE

Administered by: Central Mortgage and Housing Corporation

Purpose:

To assist non-profit housing groups to develop low rental housing projects. To increase the supply of low-moderate housing stock.

Authority: Sec. 15.1

Starting Date of Program: June, 1973

Description:

Federal: Non-profit organizations formed exclusively for charitable purposes and those which are municipally owned may obtain loans to cover 100% of the lending value of the housing project. In the case of the provincial non-profit organization, loans to the value of 95% of the lending value are available with the borrower providing the other 5%.

Both categories of non-profit borrowers may apply to CMHC for a contribution not exceeding 10% of the cost of the project. In all cases the 10% contribution from CMHC must be applied against the reduction of the loan.

Rental increases must be approved by CMHC.

RRAP assistance is available to non-profit groups for rehabilitation purposes. Within NIP areas assistance is available for conversion purposes.

Start-up funds to a maximum of \$10,000 are available to the sponsors of a non-profit housing project, to ensure that the group is able to reach the point of properly prepared loan application to CMHC. Start-up funds are not available to non-profit organizations which are provincially-municipally owned.

See also Community Sponsored Housing Program, Neighbourhood Improvement Program and Residential Rehabilitation Assistance Program.

Reference:

Further details on this program may be obtained from local CMHC Branch offices or

CMHC  
Ontario Regional Office  
145 King Street West  
Suite 1108  
Toronto, Ontario  
M5H 1J8

361-0420



## CO-OPERATIVE HOUSING ASSISTANCE

Administered by: Central Mortgage and Housing Corporation

Purpose:

To encourage and assist co-operative housing as an alternative kind of tenure. By providing loans to co-operatives the NHA encourages action and self-help by groups of people who are prepared to assume responsibility for the organization of a co-operative association.

Authority: NHA, Sec. 34.18

Starting Date of Program: June, 1973

Description:

Federal: All of the assistance available under the Act to individuals and organizations is also available to co-operatives on the same conditions. Loans are available for both building co-operatives and continuing co-operatives. Continuing co-operatives which qualify as non-profit organizations can make use of all of the benefits of the Rental Housing Assistance Programs, Non Profit Housing Assistance Program, the Homeowners' Grant and of the Residential Rehabilitation Program (except for conversion purposes outside of NIP areas).

Reference:

Further details on this program may be obtained from local CMHC offices or

Ontario Regional Office  
CMHC  
145 King Street West  
Suite 1108  
Toronto, Ontario  
M5H 1J8

361-0420

ASSISTED RENTAL HOUSING (PRIVATELY-FUNDED)

Administered by: Central Mortgage and Housing Corporation

Purpose:

To attract more private capital into the construction of moderately-priced housing and, particularly to stimulate the building of rental housing.

Authority: NHA, Sec. 14.1  
Part 1

Starting Date of Program: 1975

Description:

Federal: The operating agreement entered into between the applicant and CMHC will provide for the payment of a maximum per unit subsidy as prescribed by Regulations or such lower amount as may be required to reduce the economic rent levels to the market rental rate of relatively new comparable accommodation. The term of the operating agreement will be for a specified term of not less than 5 years nor more than 15 years. Provision is made in the operating agreement for the reduction of the subsidy in equal annual amounts.

Reference:

Further information on this program may be obtained from local CMHC offices or

CMHC  
Ontario Regional Office  
145 King Street West  
Suite 1108  
Toronto, Ontario  
M5H 1J8

361-0420

## NEW COMMUNITIES PROGRAM

### Administered by:

Central Mortgage and Housing Corporation

### Purpose:

To provide assistance through CMHC for the development of new communities either by way of cost-sharing arrangements between federal and provincial governments or by way of loans and certain forgiveness elements to the provinces or their designated agencies. Regarded as a way of providing an alternative to urban sprawl, accommodating regional growth centres, or creating balanced development in remote towns dependent on resource industries.

### Authority:

National Housing Act, Section 45.

### Starting Date of Program: 1973

### Description:

Provincial: CMHC's commitment to a cost-sharing or loan arrangement is dependent upon the province being able to meet the following criteria:

- (1) designation of the agency or corporation responsible for the planning and development of the new community;
- (2) indication of the measures that will be taken to allow the public to receive any economic benefits that may accrue in respect of the lands and services disposed of to the private sector in the new community; and,
- (3) indication of the plans for urban growth, including the location, size and order of development of other new communities.

Federal: A commitment to a cost-sharing arrangement in respect of each new community will be embodied in an agreement between CMHC and the province in question, and the agreement will cover the above matters. Under such a cost-sharing arrangement, CMHC's share of total capital costs, profits and losses is not to exceed 75 per cent of the total capital costs, profits and losses of the project pursuant to the agreement.

Alternatively to a cost-sharing arrangement, a loan to a province or its designated agency may be made in an amount of up to 90 per cent of the cost as determined by CMHC for acquisition of lands for the new communities, including lands for transportation corridors and open spaces in or around the communities; the planning of the communities; and design and installation of services. The term of the loan will be up to 25 years. This term may be extended to 50 years for that part of the loan which is used in respect of lands and services later to be disposed of on a long-term leasehold basis for private use.

To encourage rapid development of recreational facilities CMHC may forgive up to 50 per cent of that portion of the loan covering acquisition of land for these purposes. CMHC may also forgive an amount not exceeding 50 per cent of the part of the loan used for initial planning costs. Such costs would include salaries, accommodation and expenses of the new community development corporation or agency and necessary consultants to provide overall administration, site investigations, surveys, background research, concept plans, overall development plans as required by the province, and detailed phasing elements of layout and urban design.

CMHC may participate in the process of acquiring lands for new communities, including lands for transportation corridors and open space in or around the communities, in planning of the communities, and in design and installation of services.

Reference:

Further detail on the New Communities Program may be obtained from any local CMHC office or

CMHC  
Ontario Regional Office  
145 King Street West, Suite 1108  
Toronto, Ontario  
M5H 1J8

361-0420



## RESIDENTIAL REHABILITATION ASSISTANCE PROGRAM (RRAP)

### Administered by:

Central Mortgage and Housing Corporation and local municipalities.

### Purpose:

To provide, along with the Neighbourhood Improvement Program, funds to revitalize deteriorating urban areas through loans and grants to homeowners and landlords in NIP and special RRAP areas. See also Neighbourhood Improvement Program and Ontario Home Renewal Program.

### Authority:

National: National Housing Act, Part IVA

Starting Date of Program: December 10, 1973

### Description:

Federal: Homeowners with an adjusted annual income of \$11,000 or less may apply for grants and/or loans to finance improvements to their dwellings.

Loans of up to \$5,000 per dwelling unit are possible, and up to \$2,500 may be forgiven on each loan.

Loans are also available to non-profit corporations and co-operatives for rehabilitation purposes and for the conversion of residential buildings into a greater number of family housing units or into accommodation of the hostel or dormitory type. Loans are also available to landlords agreeing to rent-control programs.

All homes are to be upgraded to meet occupancy and building maintenance standards set by the community. Funds are directed primarily toward structural repairs and upgrading of plumbing, electrical, and heating systems, which would extend the useful life of the home for at least 15 years.

Residential Rehabilitation Assistance Program (RRAP) (continued)

Municipal: The municipality is responsible for details of the program up to the final loan application, at which time CMHC becomes responsible.

Reference:

Local offices for Central Mortgage and Housing Corporation or

CMHC, Ontario Regional Office  
145 King Street West  
Suite 1108  
Toronto, Ontario M5H 1J8  
361-0420

## MUNICIPAL INFRASTRUCTURE PROGRAM

Administered by: Central Mortgage and Housing Corporation

Purpose:

To assist in the elimination of water and soil pollution and encourage comprehensive land use and residential development in previously undeveloped areas.

Authority: NHA, Part VIII

Starting Date of Program: 1961

Description:

Federal: CMHC can make loans for sewage treatment projects or storm trunk sewer systems to any province, municipality or municipal sewerage corporation. Grants are also available to provide a higher level of grants for sewage treatment projects in municipalities where costs are unreasonably high; provide assistance for sewage treatment projects and storm sewer systems eligible for a Part VIII loan but financed elsewhere and to provide grants for the preparation of comprehensive regional plans for the development of sewage facilities.

Reference:

Further details on this program may be obtained from local CMHC offices or

CMHC  
Ontario Regional Office  
145 King Street West  
Suite 1108  
Toronto, Ontario  
M5H 1J8

361-0420

## HOUSING RESEARCH AND COMMUNITY PLANNING

Administered by: An advisory group within CMHC co-ordinates this program.

### Purpose:

(1) To cause investigations to be made into housing conditions in Canada and to cause steps to be taken for the distribution of information leading to the provision of more adequate housing and the adoption of community plans.

(2) To share the risk of experimentation undertaken by others seeking to demonstrate alternative forms of housing and community design (Technical Research).

Authority: NHA, Part V: Sec. 35, 36, 37(1)

Starting Date of Program: (1) 1946  
(2) 1973

### Description:

Federal: Grants are available for the researching of housing conditions in Canada and outside of Canada, the economic factors of housing, plans and designs for low cost housing, land utilization and community planning; information dissemination concerning planning.

In past, builders and developers were often unable to assume responsibility for exceptional cost associated with experimentation. As a result, this limited the amount of innovative development in housing and community planning. In order to improve this situation and the 1973 amendments to the NHA extended the existing assistance for research provided by Part V of the Act. Section 37(1) of the NHA now authorizes CMHC to enter into a wide variety of developmental projects with any municipality, province, university, educational institution, or person, and to share the risks of experimentation with them. Grants will be made to municipalities and provinces on an individual project basis, once these projects have been approved by a Province and accepted by CMHC.

### Reference:

Further details on this program may be obtained from local CMHC offices or

CMHC  
Ontario Regional Office  
145 King Street West  
Suite 1108  
Toronto, Ontario  
M5H 1J8  
361-0420



## DEVELOPMENT AND DEMONSTRATION PROGRAM

Administered by: Central Mortgage and Housing Corporation

Purpose:

To improve the qualitative and quantitative aspects of housing and community design.

Authority: NHA, Part V Sec. 55

Starting Date of Program: 1974

Description:

Federal: The Development Group designs the development projects. These projects do not primarily involve research, but the application of existing knowledge, experience and technology to test out the feasibility of the selected ideas. The Demonstration Group is concerned with the definition and management of research into alternative forms of habitation and community review and evaluation of alternative forms of habitation and modes of community in Canada and elsewhere; identification of new building, life-style and community concepts or mechanisms which might be usefully demonstrated or tested; encouragement of the private and public sector to attempt various forms of innovation; development of innovative projects, including design, fashioning and testing of these innovations; recommending to management budget, resources, and legislative requirements to further innovation.

Reference:

Further details on this program may be obtained from local CMHC offices or

CMHC  
Ontario Regional Office  
145 King Street West  
Suite 1108  
Toronto, Ontario  
M5H 1J8

361-0420

## INSURED MORTGAGE LOANS

Administered by: Central Mortgage and Housing Corporation

Purpose:

To facilitate the development of moderately priced dwellings for home ownership and rental accommodation.

Authority: NHA, Part I

Starting Date of Program: 1946

Description:

Federal: The NHA provides for loans by approved lenders, as well as direct loans from CMHC - usually only available in those areas not normally serviced by approved lenders. The loans may be as high as 95% of the lending value for home-ownership accommodation and 90% for rental accommodation to the prevailing maximum in various market areas. Payments on the loan plus taxes should not exceed 30% of annual income. Amortization is generally 25-35 years. Under home ownership the loans are available for both new and existing units. Under rental accommodation the loans are available only for new units.

Reference:

Further details on this program may be obtained from local CMHC offices or

CMHC  
Ontario Regional Office  
145 King Street West  
Suite 1108  
Toronto, Ontario  
M5H 1J8

361-0420

DEPARTMENT OF VETERAN AFFAIRS HOUSING PROGRAM FOR VETERANS

Administered by: Central Mortgage and Housing Corporation

Purpose:

To provide better housing opportunities for veterans.

Authority:

Federal: Veterans' Land Act  
NHA, Section 34.15  
34.16  
Part I  
15.1

Starting Date of Program: 1975

Description:

Federal: The Department of Veteran Affairs will provide -

- (1) an additional grant of up to \$600 a year for veterans who obtain a loan either through direct AHOP or private additional assistance.
- (2) a grant of up to \$600 a year for veterans who do not qualify for AHOP because they do not have a dependent child or want to buy an existing house. (The veteran must obtain an NHA approved lender loan and must not have owned a house in the previous 3 years.)
- (3) an additional grant of 10% of capital costs for non-profit groups who obtain Section 15.1 loans to develop low rental housing projects intended primarily but not exclusively for veterans.

Additional Information:

See also - Direct AHOP  
Private AHOP  
Insured Mortgage Loans  
Community Sponsored Housing

Reference:

Further details on this program may be obtained from local CMHC or DVA offices or

CMHC, Ontario Regional Office  
145 King Street West, Suite 1108  
Toronto, Ontario. M5H 1J8

361-0420

RURAL HOUSING PROGRAM

Administered by:

Central Mortgage and Housing Corporation.

Purpose:

To provide housing assistance to low-income families through community and co-operative organizations in non-urban areas, particularly in rural communities with a population of under 2,500 persons. The assistance is provided in the form of housing rehabilitation and in assisted home ownership.

Authority:

Federal: National Housing Act Sections  
34.1, 34.15, 36 and 40.

Provincial: Housing Development Act R.S.O. 1970  
Section 6 (1)  
Ontario Housing Corporation Act -  
R.S.O. 1970 Section 6 (2)

Starting Date of Program:

Federal: March 1974

Provincial: May 1975

Description:

Federal: Central Mortgage and Housing Corporation provides 100 per cent of the funds for rehabilitation and the Assisted Home Ownership Program, and 75 per cent for the ownership geared-to-income program which is reserved for families and individuals with an income of less than \$6,000 annually. In addition, as the active partner, C.M.H.C. administers the program and provides technical advice to community groups contemplating a housing development under this program.



RURAL HOUSING PROGRAM (continued)

Description:

Provincial: The Ministry of Housing provides 25 per cent of the funds for the ownership geared-to-income program which provides an operative subsidy for principal, interest and taxes. In addition, the Ministry provides technical advice to CMHC and community groups.

Municipal: Not directly involved in funding or subsidy requirements.

Reference:

Central Mortgage and Housing Corporation Branch Office

or

C.M.H.C. Regional Office  
145 King Street West  
Toronto, Ontario M5H 1J8  
(416) 361-0420





